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Attorneys for Fay Servicing, LLC as servicer for U.S. Bank  
Trust National Association, not in its individual capacity,  
but solely as Trustee of LSF9 Master Participation Trust  
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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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	:	
	:	CASE NO.: 23-11823-CMG
IN RE:	:	
	:	CHAPTER: 13
James F. Paguiligan	:	
	:	HON. JUDGE.:
Debtor	:	Christine M. Gravelle
	:	
	:	HEARING DATE: November 1, 2023
	:	at 9:00 am

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**OBJECTION TO DEBTOR’S MOTION TO REINSTATE THE AUTOMATIC STAY**

**PLEASE TAKE NOTICE** that Fay Servicing, LLC as servicer for U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust (hereinafter “Secured Creditor”), the holder of a mortgage on real property of the Debtor, located at 230 Lakewood Ave., Bayville, NJ 07821, by and through its undersigned attorneys, hereby objects to the Debtor’s Motion to Reinstate the Stay on the following grounds:

1. The Debtor filed a Chapter 13 Bankruptcy Petition on March 6, 2023.
2. On July 3, 2023, a Motion for Relief from the Automatic Stay and Co-Debtor Stay was filed by Secured Creditor.
3. On August 2, 2023, an Order Vacating Automatic Stay and Co-Debtor Stay was entered by the Court.
4. The Debtor now seeks the entry of an order reinstating the Automatic Stay as to Secured Creditor.

5. Debtor's Motion relies on the proposition that the Debtor has since become current with all post-petition obligations to Secured Creditor

6. Upon review of internal records, Debtor's account is due for the post-petition payments for the months of September 1, 2023, through and including October 1, 2023, in the amount of \$2,429.05. The total post-petition arrears are \$4,858.10 through October 6, 2023.

7. Secured Creditor objects to the reinstatement of the automatic stay unless and until the Debtor has fully brought the account current on all post-petition obligations through the date of any entered Order.

**WHEREFORE**, Secured Creditor respectfully requests that the Debtor's Motion be denied for the reasons outlined above and for all other and further relief as is just and proper.

Dated: 10/20/2023  
Garden City, NY

By: /s/ Charles G. Wohlrab  
Charles Wohlrab, Esq.  
FRIEDMAN VARTOLO LLP  
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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: \_\_\_\_\_

Chapter: \_\_\_\_\_

Adv. No.: \_\_\_\_\_

Hearing Date: \_\_\_\_\_

Hon. Judge: \_\_\_\_\_

**CERTIFICATION OF SERVICE**

1. I, \_\_\_\_\_ :

☐ represent \_\_\_\_\_ in the this matter.

☐ am the secretary/paralegal for \_\_\_\_\_, who represents  
\_\_\_\_\_ in the this matter.

☐ am the \_\_\_\_\_ in the this case and am representing myself.

2. On \_\_\_\_\_, I sent a copy of the following pleadings and/or documents  
to the parties listed in the chart below.

3. I certify under penalty of perjury that the above documents were sent using the mode of service  
indicated.

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
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